

Arizona Department of Financial Institutions

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**Credit Card Interest Rate Report
4th Quarter Ending
December 31, 2007**



**Felecia Rotellini
Superintendent of Banks**

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
1st Bank Yuma (Cards issued through: Texas Independent Bank, Dallas, Texas)					
Visa No Grace Period	Prime + 7.9%	None	\$25.00	None	3% of balance
Visa With Grace Period	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
	Prime + 7.9%	\$40.00	\$25.00	25	3% of balance
MasterCard/Visa Platinum Flex Miles	9.9% (5.9% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Classic Flex Miles	11.9% (5% for first six months)	\$35.00	\$25.00	25	3% of balance
MasterCard/Visa Non-Mileage	13.9% (5.9% for first six months)	None	\$25.00	25	3% of balance
1st NATIONAL BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed 5.9% for first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed 5.9% for first six months.)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 min.
Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Young Adult	Prime + 7.9%	20.00(waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase year)	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
Arizona Bank & Trust					
Visa Platinum Preferred	Prime + 3.9%	\$35.00	\$15.00	25	4% or \$15.00min.
Visa or Mastercard Classic	Prime + 6.9%	\$20.00	\$25.00	25	4% or \$15.00min.
Business Visa	Prime + 4.9%	\$25.00	\$15.00	25	4% or \$15.00min.
Visa Gold	Prime + 4.9%	\$25.00	\$25.00	25	4% or \$15.00min.
ARIZONA BUSINESS BANK (Cards issued through: Elan Financial Services,Fargo, ND)					
Cash Rewards,Travel Rewards,Visa Platinum,College Rewards,Young Adult	7.9% to 13.9%	None	\$35	25	\$2.00 (only in statement periods in which interest is due)
Visa Business Edition	13.9% Variable	None	\$35	25	\$2.00 (only in statement periods in which interest is due)
ARROWHEAD COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum	Prime + 3.99% - 9.99% (Fixed 5.9% for 1st six months)	\$40.00 (waived the 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (Fixed 5.9% for 1st six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	None	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	None	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	None	25	2% or \$10.00 (whichever is greater)
Visa College	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime + 9.99% (Fixed 5.9% for 1st six months)	None-Annual Travel Fee \$55.00	\$27.-00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$27.00 - \$35.00	20 – 25	2% or \$10.00 (whichever is greater)
Asian Bank of Arizona	(Card issued through:	Silverton Bank)			
Visa	Prime + 5.9%	\$0 or \$34 for Rewards card	\$19, \$34, \$39	25	2.5% of balance
Mastercard Classic	Prime + 5.9%	\$0 or \$34 for Rewards card	\$19, \$34, \$39	25	2.5% of balance
BNC NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Classic	Prime + 5.99% (Fixed 5.9% intro rate for first six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum	Prime + 3.99% (Fixed 5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None-Annual Travel Fee \$55.00	\$29.00	25	2% of balance

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None-Annual Travel Fee \$55.00	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Young Adult Visa	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Secured	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
BANK OF AMERICA, NA					
MasterCard/Visa, Spanish MasterCard/Visa, Platinum, Gold, Classic	Prime + 2.99% to 12.99% (Fixed 5.9% intro rate for 1st six months)	None	\$29.00 to \$35.00	At least 20 days	2.2% or \$10.00 min.
Visa Rewards, Visa Gold Rewards	Prime + 8.99% to 12.99% (Fixed 5.9% intro for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Platinum	Prime + 6.99%	\$75.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Visa America West Flight Fund Classic	Prime + 9.99% (5.9% intro rate for first six months)	\$45.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Student	Prime + 6.9% (Fixed 5.9% for first six months)	None	\$29.00	At least 20 days	2.2% or \$10.00 min.
MasterCard/Visa Secured	Prime + 10.99%(Fixed 5.9% for 1st six mos. with deposit account)	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
BANK OF AMERICA, NA					
Spanish Master/Card Secured	None	\$29.00	\$29.00 - \$35.00	At least 20 days	2.2 % or \$10.00 min.
U.S. Airways Dividend Miles Visa Platinum	Prime + 9.9%	Platinum \$90.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
U.S. Airways Dividend Miles Visa Gold	Prime + 9.9%	Gold \$70.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
U.S. Airways Dividend Miles Visa Classic	Prime + 9.9%	Classic \$50.00	\$29.00 - \$35.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Platinum	Platinum Prime + 6.99%	Platinum \$75.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Gold	Gold Prime + 7.99%	Gold \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Alaska Airlines MasterCard/Visa-Classic	Classic Prime + 9.49% (Fixed 5.9% intro rate for 1st six mos. with relationship account)	Classic \$45.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Platinum	Prime + 1.9% (5.9% intro rate for first six months)	None	\$29.00 - \$35/00	At least 20 days	2.2% or \$10.00 min.
Premier Visa, Signature	Prime + 3.99% (5.9% intro rate for first six months)	\$150.00	\$29.00	At least 20 days	2.2% or \$10.00 min.
BANK 1440	Cards issued through:	The Bankers Bank,	Georgia		
Visa	Prime +Variable 14.15% 13.15% 12.15% Cash advances 19.15%	W/O rewards \$0 With Rewards \$34.00	\$19-\$39	25 days for purchase None for cash advances	2.5% of outstanding balance

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Mastercard	Prime +Variable 14.15/13.15/12.15	W/O rewards \$0 With Rewards \$34.00	\$19-\$39	25 days for purchase None for cash advances	2.5% of outstanding balance
BANK OF THE SOUTHWEST (Cards issued through: Elan Financial Services, Milwaukee, WI)					
MasterCard/Visa Platinum	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$25.00	20-25	2%
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$20.00	20-25	2%
Visa Platinum Travel Card	Prime + 9.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) Annual Travel Fee \$55.00	\$25.00	20-25	2%
MasterCard/Visa Business Card	Prime + 6.9%	Varies \$0 - \$45.00	None	20-25	2%.
MasterCard/Visa Travel Card	Prime + 9.9%	None/\$55.00 Annual Travel Fee	None	20-25	2%
BANK OF TUCSON (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Platinum Card	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived with one purchase a year)	\$25.00	20-25	2.50%
MasterCard/Visa Regular Card	Prime + 7.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$20.00 (waived with one purchase a year)	\$20.00	20-25	2.50%
Visa Platinum Travel Card	Prime + 9.9% (Fixed 6.9% intro rate for 6 mos.)	\$40.00 (waived with one purchase a year) \$55.00 Annual Travel Fee	\$25.00	20-25	2.50%
MasterCard/Visa Business Card	Prime + 6.9%	Varies with purchases\$0- \$45.00	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None/\$55.00 Annual Travel Fee	\$25.00	20-25	2%
BANKUSA, FSB (Cards issued through: Elan Financial Services, Milwaukee, Wisconsin)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% intro rate for 1st six months)	\$20.00 (waived 1ST year and thereafter with one purchase a year)	\$20.00	20 – 25	2%
MasterCard/Visa Platinum	Prime + 6.9% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$25.00	20 – 25	2%
Visa Platinum Travel	Prime + 7.4% (Fixed 6.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year) Annual Travel Fee \$55.00	\$25.00	20 – 25	2%
MasterCard/Visa Business	Prime + 6.9%	None 1st year \$40.00 max thereafter depending on purchases	\$25.00	20 – 25	2%
MasterCard/Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$25.00	20 – 25	2%

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BRIDGEVIEW BANK (Cards issued through: M & I Marshall & ILsley Bank)					
Visa Business	Prime + 7.9%	None	\$18.00	25	3% or \$20.00 (whichever is greater)
CAMELBACK COMMUNITY BANK (Cards issued through: First Tennessee Bank)					
Visa Platinum	Prime + 3.99% - 9.99% (5.9% intro rate for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 5.99% - 9.99% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 – 35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel Card	Prime + 5.99% (5.9% intro rate for first six months)	None Annual Travel Fee \$55.00	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$35.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$35.00	25	2% of balance
CANYON COMMUNITY BANK, NA (Cards issued through: Equifax Card Solutions, St. Petersburg, Florida)					
Visa Classic	17.90%	\$10.00	\$20.00	25	3% or \$20.00
Visa Platinum	12.90%	None	\$20.00	25	3% or \$20.00
Visa Business	12.99%	NA	\$25.00	25	N/A
Visa (Personal)	12.99%	NA	\$25.00	25	NA
CHOICE BANK (Cards issued through: Elan Financial Services, Fargo ND)					
Visa Business Travel	Prime + 9.9%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance
College Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Young Adult Visa	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Classic	Prime + 5.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum	Prime + 3.99% to 9.99%	\$0 with one purchase per year otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Platinum Travel	Prime + 9.99%	No annual fee \$55.00 annual travel fee	\$29.00 or \$38.00	20 - 25	2% of balance
Cash Rewards Visa Platinum	Prime + 9.99%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
Cash Rewards Visa Clasic	Prime + 11.99%	0\$ per year with one purchase, otherwise \$20.00	\$29.00 or \$38.00	20 - 25	2% of balance
Visa Business Card	Prime + 3.9% to 9.9%	0\$ per year with one purchase, otherwise \$40.00	\$29.00 or \$38.00	20 - 25	2% of balance
COMMERCE BANK OF ARIZONA (Cards issued throught: TIB)					
Visa/MasterCard	5.9% for 1st 6 mos. Thereafter 7.9% - 11.9%	\$35.00	\$25.00	25	2% of amount or \$2.00 min.

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business	11.90%	None	\$25.00	25	2% of amount or \$2.00 min.
COMMUNITY FIRST NATIONAL BANK (Cards issued through: Elan Financial Services, Waukegan, Illinois)					
Visa Platinum	Prime + 5.99% -9.99% (5.9% intro rate for 1st 6 mos.)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$29.00-\$38.00	20 – 25	2% of balance
Visa College	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00-\$38.00	20 - 25	2% of balance
Visa Platinum Travel	Prime + 9.9% (5.9% intro	None\$55.00 Travel Fee	\$29.00	25	2% of balance
Visa Business Classic	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year).	\$29.00	25	2% of balance
Visa Business Travel	Prime + 9.9%	None \$55.00 Travel Fee	\$29.00	25	2% of balance
Visa Classic	Prime + 9.99% (.9% intro rate for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 – 25	2% of Balance
Visa Young Adult	Prime + 5.99% - 9.99%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 -25	2% of balance
COMPASS BANK (Cards issued through: Compass Bank, Decatur, Alabama)					
MasterCard/Visa Gold, MasterCard/Visa Classic	Compass Bank Prime + 9.99%	None	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Gold Personal Line of Credit	Compass Bank Prime + 2.99%	\$40.00	\$35.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Card	Compass Bank Prime + 2.99%	None	\$15 for balance less than \$100, \$29 for balance \$100-\$999, \$39 for balance greater than \$999	25	2% or \$10.00 (whichever is greater)
COPPER STAR BANK (Cards issued through: Elan Financial Services)					
Visa Platinum Travel	Prime + 9.9% (5.9% for first six months)	None/\$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	None	25	2%
Visa Business Travel	Prime + 9.9%	None/\$55.00 Annual Travel Fee	None	25	2%

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Visa College	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (Fixed 5.9% the 1st six months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$29.00	25	2%
COUNTRY BANK (Cards issued through: Elan Financial Services, Illinois)					
Visa Platinum	0% first 6 mo., thereafter highest WSJ prime rate in the last 90 days + 3.9% to 12.99%	\$0 If at least one purchase made, otherwise \$20	\$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more	20 - 25	3% or \$10.00, whichever is greater
Cash Rewards Platinum Card	0% first 6 mo., thereafter variable 12.24% to 18.24%	\$0 if one purchase made, otherwise \$40	Tiered by balance \$19-\$39	20 - 25	3% or \$10.00, whichever is greater
Visa College Rewards	14.24% to 23.24% depends on credit history. 24.24% Cash Advances. 32.24% Delinquency rate	\$0 with one purchase, otherwise \$20	\$15 up to \$99.99, \$29 bal. \$100 up to \$999.99, \$39 to \$1,000 or more	20 - 25	4% of balance or \$10.00, whichever is greater
Visa Young Adult	14.24% to 23.24% depends on credit history. 24.24% Cash Advances. 32.24% Delinquency rate	\$0 with one purchase made otherwise \$20	Tiered by balance \$19-\$39	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Business	0% first 6 mo., thereafter highest variable thereafter 12.24% - 18.24%	\$0	\$35.00	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Business Travel	0% first 6 mo., thereafter highest variable thereafter 12.24% - 18.24%	\$0.00	\$35.00	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Platinum Business Rewards	0% first 6 mo., thereafter variable 12.24% to 18.24%	\$0.00	\$35.00	20 - 25	3% of balance or \$10.00, whichever is greater
Select Rewards Visa Platinum	0% first 6 mo., thereafter highest variable thereafter 12.24% - 18.24%	\$0 if at least one purchase made, otherwise \$40	Tiered by balance \$19-\$39	20 - 25	3% of balance or \$10.00, whichever is greater
Visa Signature	0% first 6 mo., thereafter variable 12.24% to 18.24%	\$55.00	Tiered by balance \$19-\$39	20 - 25	3% of balance or \$10.00, whichever is greater
DESERT HILLS BANK (Cards issued through: Metavante, Detroit, MI)					
Visa Platinum	Prime + 3.9% introductory first 6 mo.	None	\$29.00	25	4% of balance or \$20.00
Visa Business	Prime + 6.0%	None	\$29.00	25	4% of balance or \$20.00
Visa Corporate	Prime + 6.0%	None	\$29.00	25	4% of balance or \$20.00
EAST VALLEY COMMUNITY BANK (Cards issued through: Bank Card Center, Memphis, Tennessee)					
MasterCard/Visa , Visa Platinum	Prime + 2.9% (Fixed 5.9% for first six months)	None	\$29.00	25	2.5% or \$10.00
FIRST INTERNATIONAL BANK & TRUST (Cards issued through: First International Bank & Trust, Watford City, ND)					

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MasterCard/Visa Option 1, Classic Visa	12.84%	\$15.00 Fee waived if purchases exceed \$2,500 annually	\$25.00	10	3%or \$25.00 (whichever is greater)
MasterCard/Visa Option 2	14.88%	None	\$25.00	10	3% or \$25.00 (whichever is greater)
Visa Platinum	9.99%	None	\$25.00	25	3% or \$25.00 (whichever is greater)
FIRST COMMUNITY BANK (Cards issued though: Elan Financial Service, Waukegan, IL)					
Business Mastercard	14.90%	\$15.00	\$20.00	25	\$10.00
Business Mastercard Rewards	13.90%	\$50.00	\$20.00	25	\$10.00
Mastercard	13.25%	None	\$20.00	25	\$10.00
Visa Platinum	11.25%	\$29.00	\$20.00	25	\$10.00
Visa Gold	12.25%	\$29.00	\$20.00	25	\$10.00
FIRST STATE BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 9.99% (Fixed 0.0% for first six months)	\$40.00 (waived 1st year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 -25	2% or \$10.00 (whichever is greater)
Visa Classic	Prime + 11.99% (Fixed 0.0% for first six months)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00 - \$38.00	20 - 25	2%or \$10.00 (whichever is greater)
Travel Rewards Visa Platinum	Prime + 9.9% (Fixed 0.0% for 1st six months)	None \$55.00 Annual Travel Fee	\$29.00	25	2%or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$25.00 (waived 1st year and thereafter with one purchase a year)	\$35.00	20 -25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$35.00	20 25	2% or \$10.00 (whichever is greater)
College Visa Young Adult Visa	Prime + 5.99% - 9.99%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$27.00 - \$35.00	25	2% or \$10.00 (whichever is greater)
GOLD CANYON BANK					
Young Adults	12.74% to 21.74%	\$20.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	4% of balance
College Rewards	12.74% to 21.74%	\$20.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Travel Rewards	10.74% to 21.74%	\$55.00,\$40.00 if not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Ccash Rewards	10.74% to 21.74%	\$40.00 id not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Platinum	10.74% to 21.74%	\$40.00 id not at least one purchase to account	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Select Rewards	10.74% to 21.74%	None	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Business Travel Card	11.49% to 17.49%	\$55.00	\$15 for bal. \$0 to \$99.99,\$29 for bal \$100.00 to \$9999, \$39 for bal \$1,000 or higher.	20-25	3% of balance
Business Card	11.49% to 17.49%	None	\$35.00	20-25	3% of balance
HARRIS TRUST BANK N. A.					
Visa Classic No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard Low Rate	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 5.9%	\$18.00	\$29.00	25	2% or \$15.00 (whichever is greater)
MasterCard No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2%or \$15.00 (whichever is greater)
MasterCard/Visa Gold Low Rate	Prime Minus 1.6% 1st 6	\$28.00	\$29.00	25	2% or \$15.00
MasterCard/Visa Gold No Annual Fee	Prime Minus 1.6% 1st 6 mos., thereafter Prime + 7.9%	None	\$29.00	25	2% or \$10.00 (whichever is greater)
HOME NATIONAL BANK (Cards issued through: First National Bank of Omaha and First National Bank of South Dakota)					
MasterCard/Visa Gold	Fixed 5.9% for 6 mos., thereafter LIBOR + 9%	None	\$25.00	25	2% or \$10.00 (whichever is greater)
MasterCard/Visa Platinum	Fixed 5.9% for 6 mos.,	None	\$25.00	25	2% or \$10.00
Visa Business	12% over the 30-day commercial paper rate	None	\$25.00	25	2% or \$10.00 (whichever is greater)
JOHNSON BANK ARIZONA, NA	(Cards issued though:	Elan Financial Service,	Waukegan, IL)		
Visa Platinum Business Rewards	12.24% to 18.24% APR depends on credit	\$0	\$35	20 - 25	4% of the transaction, \$10.00
MasterCard/Visa Young Adult	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase year)	\$29.00	25	2%
MasterCard/Visa College Card	14.24% to 23.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$20	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Visa Platinum w/Alt Pricing	14.24% to 25.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$40. Or \$29 non-waivale fee depends on credit	\$10-\$39	20 - 25	4% of the transaction, \$10.00 minimum

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
MasterCard/Visa Business Travel	12.24% to 18.24% APR depends on credit	\$55	\$35.00	20 - 25	4% of the transaction, \$10.00 minimum
Young Adults Visa	14.24% to 23.24% APR depends on credit history	\$0 first year & every year w/at least 1 purchase. Otherwise \$20	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Secured Visa	23.24% - 32.24% APR depends on credit	\$35	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
MasterCard/Visa Business	Prime + 7.9%	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum Travel	12.24% to 23.24% APR will depend on credit history	\$55	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Visa Signature	12.24% to 23.24% APR will depend on credit history	\$55	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Select Rewards Visa Platinum	12.24% to 23.24% APR will depend on credit history	\$0	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Cash Rewards Visa Platinum	12.24% to 23.24% APR will depend on credit history	\$0	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
Visa Platinum	12.24% to 23.24% depends on credit history.	\$0 first year & every year w/at least 1 purchase. Otherwise \$40	\$19-\$39	20 - 25	4% of the transaction, \$10.00 minimum
MasterCard/Visa Regular	Prime + 7.9% (5.9% intro rate for 1st 6 mos.)	\$20.00 (waived 1st year and thereafter with one purchase a year)	\$29.00	25	2%
Legacy Bank: First National Bank of Omaha					
Visa Platinum & Gold Edition	9.99%,11.99% or	\$0	\$29 for bal less than	25	Fee plus fin chrg
Visa First Air Miles Rewards	13.99%	\$29	\$29 for bal less than \$500,\$35 for bal between \$501-1000,\$39 for bal greater than \$1000	25	Fee plus fin chrg plus 1% of bal,2% of bal if there are no fees or min of \$10
MARSHALL & ILSLEY BANK					
Visa Gold	Prime + 7.9% (Fixed	None	\$18.00	25	3% or \$20.00 min.
Visa Classic	Prime + 7.9% (Fixed 6.9% Promo rate for 1st 6 mos.)	None	\$18.00	25	1/30th of balance or \$10.00 min.
FIRST COMMUNITY BANK (formerly Access Bank)					
Visa Classic	Prime + 6.5%	None	\$15.00	25	\$10.00
Visa Gold	Prime + 3.5%	None	\$15.00	25	\$10.00
Visa Classic & Gold Employee & Customers	Variable Prime + 1%	None	\$15.00	25	\$10.00
MESA BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (5.9% intro rate for 1st six months)	\$40.00 (waived with one purchase a year)	\$29.00	25	2%
Visa Classic	Prime + 7.9% (5.9% intro rate for 1st six months:	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	5	2%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Business Travel	Prime + 9.9%)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (5.9% intro rate for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with one purchase a year)	29	25	2%
Cash Rewards Visa Platinum	5.9% for first six months thereafter 14.74%	\$40.00(waived with one purchase a year)	\$29.00 - \$38.00	20 – 25	2%
Cash Rewards Visa Classic	5.9% for first six months,	\$20.00 (waived with one	\$29.00 - \$38.00	20 – 25	2%
Visa College	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	25	2%
MERIDIAN BANK , NA (Cards issued through: Elan Financial Services, Fargo, N. D.)					
Visa	0% first 6 months then 11.49% - 20.49%	\$0 first year & every year w/at least 1 purchase	\$35.00	20 - 25	4% or \$20.00 min.
Metro Phoenix Bank	(Cards issued though:	Elan Financial Service,	Waukegan, IL)		
Business	Prime +3.99% to \$32.24%	Varies	\$35.00	20 - 25	4% of transaction, \$10 min \$20 @ cash eq
Consumer	Prime +3.99% to \$32.24%	Varies	\$35.00	20 - 25	4% of transaction, \$10 min \$20 @ cash eq
MISSION BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9%(Fixed 5.9% intro rate for first six months)	\$40.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Classic	Prime + 7.9% (Fixed	\$20.00 (waived with one	\$29.00	25	2% or \$10.00 min.
Visa Platinum Travel	Prime + 9.9% (Fixed 5.9% intro rate for first six months)	None/Annual Travel Fee\$55.00	\$29.00	25	2% or \$10.00 min.
Visa Business	Prime + 7.9%	\$20.00 (waived with one purchase a year)	\$29.00	25	2% or \$10.00 min.
Visa Business Travel	Prime + 9.9%	None	\$29.00	25	2% or \$10.00 min.
MOHAVE STATE BANK issued through:The Independent Bankers Bank					
Platinum Flex Miles	5.9% until the end of 6 biling cycle After that 11.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Classic Flex Miles	5.9% until the end of 6 biling cycle After that 13.15%	\$35.00	\$29.00	25 No grace cash advances.	2% or \$2
Non Mileage Card	5.9% until the end of 6 biling cycle After that	None	\$29.00	25 No grace cash advances.	2% or \$2
NATIONAL BANK OF ARIZONA (Cards issued by: Zions First National Bank, Salt Lake City, Utah)					
Visa Classic MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Gold	13.25%	None	\$29.00	25	1.5% of balance
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance is less than \$20.00 or 1.5% of balance if more than \$20.00

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Visa Classic, MasterCard	13.25%	None	\$29.00	25	1.5% of balance
Visa Business	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
Visa Capital Credit	Prime + 6%	\$40.00	\$40.00	25	Full amount of balance if less than \$20.00 or 1.5%
Visa Platinum	9.25%	None	\$29.00	25	1.5% of balance
Visa Purchasing	Prime + 9%	\$30.00 (waived with \$2500.00 of purchases a year)	\$29.00	25	Full amount of balance if less than \$20.00 or 1.5%
NORDSTROM FSB (Cards issued through: Colorado Service Center, Englewood, Colorado)					
Visa	Prime + 8.9%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is greater)
Retail Card	Prime + 12.25%	None	\$20.00 – \$25.00	25	3% or \$20.00 (whichever is greater)
NORTHERN TRUST BANK , NA (Cards issued through: Elan Financial Services)					
Cash Rewards Visa Platinum	12.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$40	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Travel Rewards Platinum Visa	12.24% to 23.24% depends on credit history.	\$55	\$19-\$39	20-25	1000 first use points
Visa Platinum	12.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$40	\$35.00	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Platinum Business Rewards	12.24% to 18.24% APR depends on credit	\$0	\$35.00	20 - 25	0% for 6 billing cycles and 2500 points @ signing
Young Adult Visa	14.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$20	\$19-\$39	20-25	N/A
College Rewards Visa	14.24% to 23.24% depends on credit history.	\$0 every yr you charge least 1 purchase otherwise \$20	\$19-\$39	20-25	2% or \$10.00 (whichever is greater)
Secured Visa	23.24% to 32.24% APR depends on credit	\$35	\$19-\$39	20-25	N/A
Visa Signature	12.24% to 23.24% depends on credit history.	\$55	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Select Rewards Visa Platinum	12.24% to 23.24% depends on credit history.	\$0	\$19-\$39	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Business	12.24% to 18.24% APR depends on credit	\$0	\$35.00	20-25	0% for 6 billing cycles and 2500 points @ signing
Visa Business Travel	12.24% to 18.24% APR depends on credit	\$55	\$35.00	20-25	0% on BT & Purchases for 6 billing cycles
PINNACLE BANK(Cards issued thru US Bank/Elan					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa College Rewards	12.74% to 21.74% variable	\$0 if min one charge per year otherwise \$20	\$15.00	20-25	N/A
Visa Young Adult	12.74% to 21.74% variable	\$0 if min one charge per year otherwise \$20	\$15.00	20-25	N/A
Visa Platinum	10.74% to 21.74% variable	\$0 if min one charge per year otherwise \$40	\$15.00	20-25	N/A
Visa Cash Rewards	10.74% to 21.74% variable	\$0 if min one charge per year otherwise \$40	\$15.00	20-25	N/A
Visa Select Rewards	12.74% to 21.74% variable	None	\$15.00	20-25	N/A
Visa Business Travel Card	9.99% to 15.99% variable	\$55.00	\$35.00	20-25	N/A
Visa Business Card	9.99% to 15.99% variable	\$0 if min one charge per year otherwise \$25	\$35.00	20-25	N/A
Secured Visa Card	20.99% variable	\$35.00	\$35.00	20-25	N/A
SOUTHERN ARIZONA COMMUNITY BANK (Cards issued through: Elan Financial Services, Milwaukee, WI)					
MasterCard/Visa Regular	Prime + 7.9% (Fixed 6.9% for 1st 6 months)	\$20.00 (waived the 1st year and thereafter with one purchase a year)	\$20.00	20-25	2%
Visa Platinum Travel Card	Prime + 9.9% (Fixed intro rate 5.9% for 1st 6 mos.)	\$40.00 (waived for the 1st year and thereafter with one purchase a year) \$55.00 Annual Travel Fee	\$25.00	20-25	2%
MasterCard/Visa Platinum	Prime + 6.9% (Fixed into rate 6.9% for 1st 6 mos.)	\$40.00 (waived for the 1st year and thereafter waived with one purchase a year)	\$25.00	20-25	2%
MasterCard/Visa Business Card	Prime + 6.9%	Varies with purchases \$0-\$45.00	\$20.00	20-25	2%
MasterCard/Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$25.00	20-25	2%
STEARNS BANK ARIZONA, NA (Cards issued through: Elan Financial Services, Milwaukee, WI)					
Visa Business Travel	0% for the first 6 Mo/12.24% to 18.24% 24.24% cash advance 32.24% delinquent bal	\$55	\$35.00	20 - 25	4% or \$20
Visa Platinum Business Rewards	0% for the first 6 Mo/12.24% to 18.24% 24.24% cash advance 32.24% delinquent bal	\$0	\$35.00	20 - 25	4% or \$20
Visa Business	0% 1st 6 mo, 7.9% - 13.9% 14.9%Cash adv 23.9 delinquent bal	\$0 if one charge per yr otherwise \$25	\$35.00	20 - 25	4% or \$10
Visa Signature	0% first 6 Mo 12.24% to 23.24%	\$55	\$15-\$39	20 - 25	4% or \$20
Select Rewards Platinum	0% first 6 Month 12.24% to 23.24% 24.24% Cash adv 32.24% delinquent	\$0	\$15-\$39	20 - 25	4% or \$20

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum Travel	8.74-10.74% 19.99% cash adv 23.9% delinquent bal	\$0 plus \$55 travel fee	\$35.00	20 - 25	4% or \$20
Visa Classic Card	10.74-19.74% 19.99% cash adv 23.99% delinquent bal	\$0 if at least 1 charge ea yr or \$20	\$35.00	20 - 25	4% or \$10
Visa Platinum Card	0% first 6 Mo 12.24% to 23.24%	\$0 if 1 purchase ea yr/\$0 - 1st yr/ or\$40.00	\$35.00	20 - 25	4% or \$10
College Card	14.24 to 23.24% 24.24% cash adv 32.24% delinquent	\$0 if one purchase ea yr	\$15-\$39	20 -25	4% or \$20
Platinum with Alt/Pricing	14.24% to 25.24% 24.24% to 27.24% Cash out 32.24% delinquent	\$0 First year after that w/at least 1 purchase. Otherwise \$40 or \$29 depends on credit	\$10-\$39	20 - 25	3% balance transfers or foreign 4% or \$10 on Cash advance
Classic Card	10.74-19.74% 19.99% variable cash advance 23.99%	\$0 1st yr or \$0 1 chrg ea yr,otherwise \$20	\$35.00	20 – 25	4% or \$10
Cash Rewards Platinum	0% first 6 Month 12.24% to 23.24% 24.24% Cash adv 32.24% delinquent	\$0 if at least 1 charge ea yr or \$40	\$15-\$39	20 - 25	4% or \$20
Young Adult Card	14.24 to 23.24% 24.24% cash adv 32.24% delinquent	\$0 if one purchase ea y otherwise \$40r	\$15-\$39	20 -25	4% or \$20
THE STOCKMEN'S BANK					
MasterCard Standard, MasterCard Gold	15%	\$15.00	5% or \$10.00 (whichever is less)	25	5% or \$20.00 min.
MasterCard Business	15%	\$15.00	5% or \$10.00	25	5% or \$20.00 min.
SUMMIT BANK (Cards issued through: The Independent Bankers Bank)					
Visa Business w/Flex Miles & Grace Period	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Business w/Grace only	12.15%	\$40.00 per card	\$25.00	25	3% or \$15.00 min.
Visa Business (no Grace Period)	12.15%	\$79.00 per account	\$25.00 + \$40.00 ea addtl card	0	3% or \$15.00 min.
Visa Classic	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Classic w/Flex Miles	12.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
Visa Platinum	12.15%	None	\$25.00	25	3% or \$15.00 min.
Visa Platinum w/Flex Miles	8.15%	\$35.00	\$25.00	25	3% or \$15.00 min.
MasterCard Gold	12.15%	None	\$25.00	25	3% or \$15.00 min.
Sun Bank					
Visa Preferred	Variable 12.15% TO 14.15%	None	\$20.00	25	2.5% Mntly balance
Visa Business	Prime 4.9% or 7.9% or 10.9%	\$30 if not used 5 times in a 12 mo period	\$29.00	10	7% of balance
Visa Standard	Variable 16.15% TO 18.15%	None	\$20.00	25	2.5% Mntly balance
SUNRISE BANK OF ARIZONA (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Business Travel Card	Prime + 9.9%	None \$55.00 Annual Travel Fee	\$29.00	25	2%
Visa Platinum	Prime + 6.9% (5.9% intro rate for first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic	Prime + 7.9% (5.9% intro rate for first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2%
Visa Platinum Travel Card	Prime + 9.9% (5.9% intro	None Annual Travel	\$29.00	25	2%
SUNSTATE BANK (Cards issued by: Crittson, Elkhart, Indiana)					
Visa	18%	None	\$15.00	25	\$15.00
Visa Gold	16%	None	\$15.00	25	\$15.00
US BANK NATIONAL ASSOCIATION N.D. (Cards issued through: U.S. Bank, Fargo, North Dakota)					
Visa Classic Unsecured, College Unsecured, Young Adult Unsecured	Prime + 5.99% - 14.99%	None	\$35	20 – 25	2% of balance
Platinum Unsecured	Prime + 3.99% - 12.99%	None	\$35	20 - 25	2% of balance
Secured Secured	Prime + 5.99% - 14.99%	\$35.00	\$35	20 – 25	2% of balance
Platinum Travel	Prime + 9.99%	\$55.00	\$35	20	2% of balance
Cash Reward Classic	Prime + 11.99%	None	\$35	20	2% of balance
Cash Rewards Platinum	Prime + 9.99%	None	\$35	20	2% of balance
Visa	Prime +7.99% or 15.74	None	\$15/\$29/\$39 tiered	20-25	3% of bal or \$10
UNION BANK OF ARIZONA, NA (Cards issued through: TCM Bank, N.A., Tampa, Florida)					
Neighbor MasterCard/Visa, True	Prime + 8.4%	None	\$25.00	25	3% or \$15.00
UNITED ARIZONA BANK, NA (Cards issued thorough: Bank Card Center, Dallas, Texas)					
MasterCard/Visa Platinum Flex Miles	Prime + 3.9% (5.9% intro rate for 1st six months)	\$35.00	\$25.00	25	3% or \$15.00 (whichever is greater)
MasterCard/Visa Classic Flex Miles	Prime + 5.9% (5.9% intro rate for first six months)	\$35.00	\$25.00	25	3% or \$15.00 (whichever is greater)
MasterCard/Visa Non-Mileage	Prime + 7.9% (5.9% intro rate for first six months)	None	\$25.00	25	3% or \$15.00 (whichever is greater)
Visa Business No Grace Period	Prime + 7.9% (5.9% intro rate for 1st six months)	None	\$25.00	None	3% or \$15.00 (whichever is
Visa Business Grace Period	Prime + 7.9% (5.9% intro	\$40.00	\$25.00	25	3% or \$15.00
VALLEY COMMERCE BANK					
MasterCard Personal Business,	12%	None	5% or \$10.00	25	5% or \$20.00
VALLEY FIRST COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Platinum	Prime + 6.9% (Fixed intro rate 5.9% for 1st six months)	\$40.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Regular, Visa Classic	Prime + 7.9% (Fixed intro rate 5.9% for 1st six months.)	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa College Card	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Platinum Travel	Prime + 9.9% (Fixed intro rate 5.9% for 1st six months)	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Business	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%
Visa Business Travel	Prime + 9.9%	None Annual Travel Fee \$55.00	\$29.00	25	2%
Visa Young Adult	Prime + 7.9%	\$20.00 (waived with at least one purchase a year)	\$29.00	25	2%

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
WELLS FARGO BANK, NA (Cards issued through: Wells Fargo Bank Nevada, N.A.)					
Visa Unsecured	8.90% - 21.25% (5.9% intro rate for first six months)	None	\$20.00 on balance up to \$100.00, \$29.00 from \$100.00 to \$1000.00, \$35.00 on \$1000.00 & over	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa College	12.24% & 21.80% (5.9% intro rate for first six months)	\$18.00	\$30 on loan balance up to \$1000 and \$35 on loans over \$1000	20 -25	All fees & Finance charges plus 1% of balance or \$15.00
Visa Secured	5.9% first months then	\$18.00	\$30.00	20 -25	All fees & Finance
WESTERN SECURITY BANK (Cards issued through: U. S. Bank N. A., dba Elan Financial Services, Utah)					
Visa (Consumer Credit Card)	Prime + 3.99% to prime + 14.99%	Varies - \$20.00 or \$40.00 or \$55.00	Varies - \$29.00 or \$38.00	20 - 25	\$2.00
Business Mastercard (Revolving)	Prime + 15.00%	None	\$32.00	25	Greater of \$15.00 or 2% of new balance
Business Mastercard (Non-revolving)	None	\$45.00	\$32.00	N/A	All charges paid in full each billing period
YUMA COMMUNITY BANK (Cards issued through: Elan Financial Services, Waukegan, IL)					
Visa Classic	Prime + 7.9% (5.9% intro rate for the first six months)	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum	Prime + 6.9% (5.9% intro rate for the first six months)	\$40.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Business	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Business Travel	Prime + 11.90%	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa Platinum Travel	Prime 9.9% (5.9% intro rate for first six months)	None \$55.00 Annual Travel Fee	\$29.00	25	2% or \$10.00 (whichever is greater)
Visa College, Visa Young Adult	Prime + 7.9%	\$20.00 (waived first year and thereafter with one purchase a year)	\$29.00	25	2% or \$10.00 (whichever is greater)

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
ALHAMBRA CREDIT UNION					
Platinum	9.9%	N/A	\$5 min. \$25 Max.	25	3% of outstanding bal \$25 min.
Classic/Secured	11.9% - 14.9%	N/A	\$5 min. \$25 Max.	25	3% of outstanding bal \$25 min.
ALTIER CREDIT UNION (Formerly Salt River Project Credit Union)					
Visa Classic	13.9%	None	\$20.00	10	\$15 or 5% of New BalanceTotal
Visa Gold	10.9%	None 1st year\$18.00 (waived with \$1,500.00 in purchases)	\$20.00	10	\$15 or 5% of New BalanceTotal
AMERICAN SOUTHWEST CREDIT UNION					
Mastercard	Tier 1 6.99%; Tier 2 11.99%; tier 3 14.99%	None	\$15 or 5% of payment due, whichever is less	25	\$10 or 2% of the balance,whichever is greater
ARIZONA CENTRAL CREDIT UNION					
Visa Classic/Visa Secured	11.9%	None	5% or \$10.00 (whichever is less)	25	2.5% or \$10.00 (whichever is greater)
Visa Gold	9.9%	None	5% or \$10.00	25	2.5% or \$10.00
ARIZONA FEDERAL CREDIT UNION					
Visa Platinum	Prime + 3.5% - Prime + 6.5% not to exceed 18%	None	10% of payment after 10 days - \$15 minimum	25	2.7% or \$20.00 (whichever is greater)
ARIZONA HERITAGE CREDIT UNION (Formerly Arizona Holsum Credit Union)					
Visa Classic	9.9%	None	\$10.00	25	3% or \$25.00 (whichever is greater)
ARIZONA STATE CREDIT UNION					
Visa Platinum	3.9% Fixed rate for three months, 9.9% afterwards	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
Visa Classic	12.00%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
Visa Student	16.9%	None	5% or \$10.00 (whichever is less)	25	2% of outstanding balance
BANNER FEDERAL CREDIT UNION Town North Bank Card Sevicees					
MasterCard Platinum	2.99% for 6 mo. Thereafter variable up to 15.99%	None	Lesser of \$15 or 5% of pmt due	25	2%
BASHAS' ASSOCIATES FEDERAL CREDIT UNION					
Visa Classic	11.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
Visa Share Secured	14.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
Visa Platinum	8.99%	None	\$25.00	25	\$25.00 or 3% which ever is greater
CANYON STATE CREDIT UNION					
Visa Platinum	8.9% - 17.5%	None	\$15.00	25	3% or \$20.00 min.
Visa Platinum	11.9% - 19.0%	None	\$15.00	25	3% or \$20.00 min.
COCHISE CREDIT UNION					
MasterCard	14.9%	None	\$10.00	25	\$25.00
COCONINO FEDERAL CREDIT UNION					
Visa	10.15%	None	\$10.00	10	3% or \$20.00 min.
CORPORATE AMERICA FAMILY CREDIT UNION					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Advantage	11.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Platinum Advantage	9.9% - 19.9%	None	\$35.00	25	3% or \$35.00 (whichever is greater)
Visa Share Secured	18%	None	\$35.00	25	3% or \$25.00 (whichever is greater)
CREDIT UNION WEST					
Visa Classic	10.50% - 18.50% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
Visa Gold	9.75% - 12.75% Variable	None	5% of payment or \$10 bal <\$10,000 \$25 > \$10,000 which is less	25	2.50%
DEER VALLEY CREDIT UNION					
Visa Classic	12.90%	None	\$10.00	25	2% of outstanding balance or \$20.00
Visa Gold	9.9%	None	\$10.00	25	2% of outstanding balance or \$20.00
DESERT ENERGY CREDIT UNION (Cards issued through: TNB Card Services, Dallas Texas)					
MasterCard-Standard & Platinum	Prime +1.99%	None	Lesser of \$15.00 or 5% of pmt due	20	\$20.00
DESERT SCHOOLS FEDERAL CREDIT UNION (Cards issued through: MBNA, Delaware)					
Student Visa	7.9% 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
American Express World Points	7.9%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Employee World Points Visa	8.9%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
Visa/MasterCard World Points	Varies: current offer 7.9% . 13.99%	None	\$15 if \$100 or less \$29 if between \$100.01 and \$1,000 \$39 if over \$1,000	25	1% of balance plus finance charge plus late fees
FIRST AMERICAN CREDIT UNION (Cards issued through: CUNA Service Group)					
Visa Classic	13.9%	None	\$25.00	25	3% or \$20.00
Visa Gold	9.8%	None	\$25.00	25	3% or \$20.00
Visa Secured	13.9%	None	\$25.00	25	3% or \$20.00
FIRST CREDIT UNION					
Visa Platinum Plus	Intro 0-1.9% first year; then 15.99%	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	20	1% or \$15.00 (whichever is greater)
Visa Preferred	15.99% - 19.99%	None	\$15 = <\$100; \$29 = 100.01-250.00; \$39 = \$250.01+	20	1% or \$15.00 (whichever is greater)
American Express	9.9% - 19.99%	None	\$15/\$29/\$39 based on bal	20	1% of bal + Fin chrg
FIRST EDITION COMMUNITY CREDIT UNION (TNB Card Services, Dallas, Texas)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Platinum MasterCard	2.99% - 18.74%	None	\$29 on bal of \$100,\$15 on bal under \$100	20	\$25 or 3% of bal, whichever is greater
Standard MasterCard	2.99% - 18.74%	None	\$29 on bal of \$100,\$15 on bal under \$100	20	\$25 or 3% of bal, whichever is greater
HONEYWELL AEROSPACE FEDERAL CREDIT UNION					
Visa Platinum	7.92% - 12.84%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
Visa Platinum Rewards	9.96% - 14.88%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
HUGHES FEDERAL CREDIT UNION					
Visa/MasterCard Classic	12.5%	None	\$10.00	25	3% of balance
Visa/MasterCard Gold	11.95%	None	\$10.00	25	3% of balance
Visa Platinum	9.5%	None	\$10.00	25	3% of balance
MARISOL FEDERAL CREDIT UNION					
Master Card Platinum	10.50%	None	\$20.00	25	3% or 25.00 (whichever is greater)
Master Card Standard	14.50%	\$15.00	\$20.00	25	3% or \$25.00 (whichever is greater)
MERIWEST CREDIT UNION (MBNA)					
Visa Platinum	7.90%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
Visa Preferred	13.99%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
Visa All Cash Advance	17.99%	None	< \$100 = \$15, \$100.01 - \$1,000 = \$29, > \$1,000 = \$39	20	1% of balance
MOHAVE COMMUNITY FEDERAL CREDIT UNION					
Visa Classic	14.99%	None	\$25.00	25	3% or \$20.00
PIMA FEDERAL CREDIT UNION(InfiBank, N. A. of Atlanta, Georgia)					
Visa and MasterCard (Low Rate, Rewards, Passport, Cash Back Rewards)	All cards are variable rate tied to the one-month LIBOR not to exceed 18%	None	\$35 New Bal. <\$500; \$39 if > \$500	20	\$20.00 - or 2% of balance or 1% of new balance + current charges and fees, depending on card
PINAL COUNTY FEDERAL CREDIT UNION					
Visa Platinum	9.9%	None	\$25.00	25	2% or \$20.00 (whichever is greater)
Visa Classic	12.9%	None	\$25.00	25	2% or \$20.00
PRESCOTT FEDERAL CREDIT UNION (Cards issued through Equifax, Florida)					
Classic	12.0%	None	\$10.00	25	3% or \$15.00 (whichever is greater)
PYRAMID CREDIT UNION (Cards issued through Equifax Card Services)					
Visa Classic	11.88% -15.00 % - 18.00%	None	\$15.00	25	2% or \$20.00 (whichever is greater)
SAN TAN CREDIT UNION					
Visa	12%	None	\$10.00	25	3% or \$20.00
SHAMROCK FOODS FEDERAL CREDIT UNION					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Classic	12.9%	\$25.00(waived 1st year, thereafter annual waiver if \$500.00 or 6 purchases a year are made)	\$10.00	25	3%
Visa Gold	11.9%	\$25.00 (waived 1st year, thereafter annual waiver if	\$10.00	25	3%
Visa Secured	15.9%	\$25.00	\$10.00	25	3%
SNOWFLAKE MILLS FEDERAL CREDIT UNION					
Visa Classic	7.9%	None	\$25.00	25	3% or \$30.00
SOUTHEASTERN ARIZONA FEDERAL CREDIT UNION					
Visa Classic	14.9%	\$10.00	\$5.00	25	3% or \$25.00
SOUTHERN ARIZONA COMMUNICATIONS CREDIT UNION (Cards issued through: Illinois National Apollo Program)					
Visa Classic/Visa Secured	12.4%	\$12.00	\$10.00	None	\$20.00
SOUTHWEST AIRLINES FEDERAL CREDIT UNION					
MasterCard, Visa Classic	11.5%	None	20% of payment	None	3% or min. of \$18.00
MasterCard Gold, Visa Gold	11.9%	None	20% of payment	25	3% or min. of \$18.00
SOUTHWEST HEALTH CARE CREDIT UNION					
Visa	13.9%	None	\$10.00	25	4% or \$20.00
SUN COUNTRY CREDIT UNION					
Visa Classic	13.92%	None	\$10.00	25	3% or \$10.00 (whichever is greater)
Visa Gold	13.92%	\$25.00	\$10.00	25	3% or \$10.00 (whichever is greater)
SUN WEST FEDERAL CREDIT UNION					
MasterCard Classic	14.90%	None	\$5.00	25	\$20.00
MasterCard Gold	12.50%	None	\$5.00	25	\$20.00
Visa Platinum Home Equity	Prime + 7.5%	None	6% of payment	25	1.50%
TEMPE SCHOOLS CREDIT UNION					
Visa	Merit Priced Gold 10.5%	None	\$20.00	25	2.5% or \$25.00
TRU WEST CREDIT UNION					
Visa Classic	14.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Gold	9.90%	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
Visa Platinum	7.9&	None	5% of payment or \$10.00 (whichever is less)	25	3.5% or \$25.00 min.
TUCSON FEDERAL CREDIT UNION					
MasterCard/Visa Classic	12.25% - 16.00%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
Visa Gold	11.00% - 11.75%	None	20% of accrued interest with a \$10.00 min.	25	3% of balance or \$10.00 (whichever is greater)
TUCSON HEALTHCARE AFFILIATES FEDERAL CREDIT UNION					
Visa Classic	9.9%	None	5% or \$5.00 min.	6	\$15.00
TUCSON OLD PUEBLO CREDIT UNION Infibank NA of Atlanta, Ga.					
Visa - Low Rate, Maximum Reward, & Cashback Rebate	Variable rate tied to 1 mo. Libor not to exceed 18%	None	\$35 if bal <\$500; \$39 if bal >= \$500	25	greater of \$20 or 2% of new bal
TUCSON TELCO FEDERAL CREDIT UNION					
Platinum Visa	9.90%	None	\$10.00	5	\$20.00
U-HAUL FEDERAL CREDIT UNION					
MasterCard Classic	13.90%	None	\$20.00	25	\$20.00
VANTAGE WEST CREDIT UNION (Formerly DM Federal Credit Union)					

NAME OF FINANCIAL INSTITUTION	APR	ANNUAL FEE	LATE CHARGE	GRACE PERIOD DAYS	MINIMUM PAYMENT OR % OF UPB
Visa Platinum	8.75%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
Visa Gold	10.75%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
Visa Classic/Visa Classic Student/Credit One Visa	16.95%	None	5% of payment or \$10.00 (whichever is less); 15% or \$29 on amounts > \$10,000	10	\$2.55 per \$100 outstanding balance with a minimum of \$30.00
YAVAPAI FEDERAL CREDIT UNION					
Visa Classic	12.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimum
Visa Platinum	9.90%	None	\$25.00	25	The greater of 2% or \$25.00; \$25 minimum

EXPLANATION OF TERMS

APR:

Interest rates are expressed as an Annual Percentage Rate as defined in the Federal Consumer Protection Act, 15 United States Code, Section 1606.

LATE CHARGE:

If scheduled payment is not paid in full by the due date, a charge not to exceed 5% of the payment amount or \$10.00, whichever is less, may be assessed against your account.

GRACE PERIOD:

If your new balance is made up only of purchases (not cash advances) described on the current statement, you will not have to pay any finance charges.

MINIMUM PAYMENT:

You may pay for all of your purchases and advances in full each month, or you may pay in monthly installments. If you decide to pay in installments, each payment will be determined from a percentage of the balance, but a minimum dollar amount is usually established. If the balance is less than the specified minimum payment, you pay only the balance. In addition, you must pay all amounts past due or over your credit line.

UPB:

Unpaid principal balance.

For institutions that did not furnish figures for fourth quarter report, figures reflected are from previous report.